

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: CHAPKO, JAMES M	§	Case No. 09-13246
CHAPKO, MELISSA A	§	
	§	
Debtors	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH R. VOILAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$ <u>16,502.74</u>
<i>and approved disbursements of</i>	\$ <u>912.81</u>
<i>leaving a balance of</i>	\$ <u>15,589.93</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JOSEPH R. VOILAND</u>	\$ <u>2,400.22</u>	\$ <u>243.47</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, U.S. Bankruptcy Court</i>	\$ _____	\$ _____
<i>Fees, United States Trustee</i>	\$ _____	\$ _____

Other _____ \$ _____ \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 157,510.70 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.2 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	DISCOVER BANK	\$ <u>13,622.85</u>	\$ <u>1,119.66</u>
<u>2</u>	Recovery Management Systems Corporation	\$ <u>9,558.74</u>	\$ <u>785.63</u>
<u>3</u>	TARGET NATIONAL BANK	\$ <u>610.45</u>	\$ <u>50.17</u>
<u>4</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>27,793.06</u>	\$ <u>2,284.28</u>
<u>5</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>13,447.43</u>	\$ <u>1,105.23</u>
<u>6</u>	CHASE BANK USA	\$ <u>16,647.90</u>	\$ <u>1,368.27</u>

<u>7</u>	<u>CHASE BANK USA</u>	<u>\$ 27,348.84</u>	<u>\$ 2,247.77</u>
<u>8</u>	<u>Von Maur</u>	<u>\$ 388.26</u>	<u>\$ 31.91</u>
<u>9</u>	<u>Chase Bank USA, N.A.</u>	<u>\$ 1,304.66</u>	<u>\$ 107.23</u>
<u>12</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	<u>\$ 1,803.98</u>	<u>\$ 148.27</u>
<u>13 -2</u>	<u>Wells Fargo Bank, N.A.</u>	<u>\$ 1,867.87</u>	<u>\$ 153.52</u>
<u>14</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 411.79</u>	<u>\$ 33.84</u>
<u>15</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 25,195.90</u>	<u>\$ 2,070.83</u>
<u>16</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 12,341.44</u>	<u>\$ 1,014.33</u>
<u>17</u>	<u>PRA Receivables Management, LLC</u>	<u>\$ 696.73</u>	<u>\$ 57.26</u>
<u>18</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 4,106.87</u>	<u>\$ 337.54</u>
<u>19</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 363.93</u>	<u>\$ 29.91</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

Northern District of Illinois
219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application or the Final Report, must file a written objection within 20 days of the date of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 04/22/2010 in Courtroom 140, United States Courthouse, Kane County Courthouse
100 S. Third Street
Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 03/18/2010 By: /s/JOSEPH R. VOILAND
Trustee

JOSEPH R. VOILAND
1625 WING ROAD
YORKVILLE, IL 60560

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-13246

User: mhenley
Form ID: pdf006

Page 1 of 2
Total Noticed: 45

Date Rcvd: Mar 19, 2010

The following entities were noticed by first class mail on Mar 21, 2010.

db/jdb +James M Chapko, Melissa A Chapko, 3310 Blackhawk Trail, Saint Charles, IL 60174-8632
aty +James A Young, James A Young & Associates, Ltd., 47 DuPage Court, Elgin, IL 60120-6421
tr +Joseph Voiland, Joseph R. Voiland, 1625 Wing Road, Yorkville, IL 60560-9263
13783653 ++ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
(address filed with court: Alliant Credit Union, 11545 W Touhy Ave, Chicago, IL 60666)
13783655 +Alliant Cu/dovenmuehle, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
13783657 +Bac / Fleet Bankcard, Po Box 26012, Greensboro, NC 27420-6012
13783658 +Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
13783659 +Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
13783660 Blatt, Hansenmiller, Lebsker & Moo, 125 South Wacker Drive, Suite 400,
Chicago, IL 60606-4440
14101183 +CHASE BANK USA, PO BOX 15145, WILMINGTON, DE 19850-5145
13783661 +Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155
13783663 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
13783662 +Chase, N54 W 13600 Woodale Dr, Menomonee, WI 53051-7026
13783664 +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmintgon, DE 19850-5298
14197381 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933
13783665 +Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
13783666 +Citibank, Attention: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
13783667 +Credit First, Po Box 818011, Cleveland, OH 44181-8011
13783669 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
14387114 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
13783670 +First National Bank of Marin/Credit One, Customer Service, Po Box 98873,
Las Vegas, NV 89193-8873
13783674 ++HSBC BANK, PO BOX 52530, SCHAUMBURG IL 60196-0001
(address filed with court: Hsbc/carsn, Po Box 15524, Wilmington, DE 19850)
13783673 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14412656 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Best Buy,
POB 41067, NORFOLK VA 23541-1067
14087394 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14271476 +PYOD LLC its successors and assigns as assignee of, MHC Receivables, LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13783677 Sears Gold MasterCard, PO Box 6282 Sioux Falls, Sioux Falls, SD 57117-6282
14057314 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13783678 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
13783680 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054
(address filed with court: Von Maur, Attn: Credit Dept, 6565 Brady, Davenport, IA 52806)
14240068 +Wells Fargo Bank, N.A., 4137 121st Street, Urbandale, IA 50323-2310
13783681 +Wf Fin Bank, Po Box 182273, Columbus, OH 43218-2273
13783682 +Zwicker & Associates, P.C>, 80 Minuteman Road, Andover, MA 01810-1008

The following entities were noticed by electronic transmission on Mar 19, 2010.

13783656 +E-mail/PDF: CBP@AGFINANCE.COM Mar 19 2010 23:13:41 American General Finan, 381 N Gary Ave,
Carol Stream, IL 60188-1821
14035656 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 19 2010 23:10:03 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
13783668 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 19 2010 23:10:03 Discover Financial,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
13783671 +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2010 23:21:20 Gemb/dicks Sporting,
Po Box 981439, El Paso, TX 79998-1439
13783672 +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2010 23:21:20 Gemb/gap, Attention: Bankruptcy,
Po Box 103106, Roswell, GA 30076-9106
13783675 +E-mail/PDF: cr-bankruptcy@kohls.com Mar 19 2010 23:14:02 Kohls, Attn: Recovery,
Po Box 3120, Milwaukee, WI 53201-3120
14414298 +E-mail/PDF: rmscedirecoverycorp.com Mar 19 2010 23:21:26
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14368635 +E-mail/PDF: rmscedirecoverycorp.com Mar 19 2010 23:21:25
Recovery Management Systems Corporation, For GE Money Bank, dba DICK'S SPORTING GOODS/GEMB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14050112 +E-mail/PDF: rmscedirecoverycorp.com Mar 19 2010 23:21:26
Recovery Management Systems Corporation, For Capital Recovery III LLC,
As Assignee of Sears - SEARS GOLD MASTER, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14414299 +E-mail/PDF: rmscedirecoverycorp.com Mar 19 2010 23:21:25
Recovery Management Systems Corporation, For GE Money Bank, dba GAP,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
13783676 +E-mail/PDF: gecsedirecoverycorp.com Mar 19 2010 23:21:20 Sams Club,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13783679 E-mail/Text: tkealy@vikingservice.com Viking Collection Service Inc.,
P.O. Box 59207, Minneapolis, MN 55459-0207

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13783654* ++ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
(address filed with court: Alliant Credit Union, 11545 W Touhy Ave, Chicago, IL 60666)
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 09-13246

User: mhenley
Form ID: pdf006

Page 2 of 2
Total Noticed: 45

Date Rcvd: Mar 19, 2010

***** BYPASSED RECIPIENTS (continued) *****

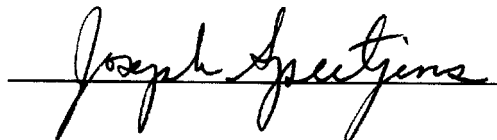
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.